

Magensa Cloud Services

Security and Authentication Platform

Magensa provides data protection and payment gateway services to major financial institutions, retailers, restaurants, and other commercial organizations around the globe, securing sensitive data and processing high volumes of transactions. Companies interested in protecting personally identifiable information (PII), performing secure payments, and transmitting non-payment data use a variety of Magensa Services that leverage our cryptographic cloud services. Magensa's uniqueness stems from the flexibility and value our services provide ISVs, developers, and integrators.

SERVICES

- **Magensa Payment Protection Gateway**
- **Magensa Decrypt and Forward**
- **Magensa Decrypt**
- **Magensa TokenExchange**

MORE WAYS TO PAY

- **Apple® Pay and Google® Pay**
- **PayPal® and Venmo®**
- **QR Codes and Links**
- **Hosted Payment Pages**
- **eCommerce**
- **Loyalty Tokens**
- **Subscriptions**
- **Invoicing**
- **Swipe, Tap, Dip, Manual, Over the Phone**

Magensa Payment Gateways

Deliver ISVs and developers:

- PCI-DSS certified environment for securely processing payment transactions.
- EMV certifications with leading payment processors including FIS (WorldPay), Fiserv (First Data), TSYS, Heartland, NAB (EPX), Elavon, and Chase.
- Flexibility of using a broad combination of MagTek MagneSafe and Dyna devices, and select PAX terminals
- Retail, restaurant, fuel, eCommerce, gift, hospitality, and loyalty card application certifications with select processors.

Magensa responds to customer requests to further the service and certifications.

Magensa Payment Protection Gateway (MPPG)

- Payment gateway supporting traditional Sale, Auth, Capture, Void, and Refund transactions to integrated processor endpoints.
- XML/SOAP or a JSON/REST request with encrypted data from a device or token.
- MPPG decrypts the data or token and formulates a call based on the operation request and sends to the processor associated with the merchant credentials.
- A return authorization from the processor is passed through MPPG to the calling application along with a card token.

MPPG homogenizes the interface to processors, abstracting the development effort to switch between supported processors.

MPPG Portals and APIs

Magensa has a variety of tools available for resellers and merchants within MPPG to on-board as well as provide merchant insights and transaction reporting. These include:

- **MPPG Reseller Portal:** Portal for ISVs/Resellers to board, view, and report on their merchants
- **MPPG Merchant Portal:** Portal for merchants to view transactions, and generate reports
- **Magensa Portal Service:** Merchant level API for reporting and real-time transaction information
- **Magensa Boarding Service:** Account Admin API for boarding merchants to MPPG

MPPG Touch-Free Platforms

Central to Magensa's payment gateway services is the ability to deliver touch-free solutions on location, in mobile, or on-line. Security through dynamic encryption and tokenization, a PCI-DSS infrastructure, and omni-channel support to initiate and complete payments are at the heart of the Magensa touch-free platform:

- **MPPG Manual Entry Portal:** Facilitate merchant keyed data.

To get started contact:
retail.solutions@magtek.com

- **Alternative Payments:** Support for consumer-initiated transactions with PayPal and Venmo. Ready for digital wallet payments with ApplePay and GooglePay (in-app, on-web).
- **Quick Response Payments:** (URL links or QR Codes) Display or print QR codes to launch a secure payment page for touch-free pay-at-the-table, curbside, or remotely. Send a link by email or text for invoice or payment request. Payment is secured through a Magensa hosted payment page with the payment app updated via web socket connection to Magensa.
- **Tap-and-Go Acceptance:** MagTek devices that exclusively, or in combination with other capabilities, support contactless cards or mobile wallets on a stand, built into a phone or tablet case, or at a kiosk.
- **Subscription, Rewards and Loyalty:** ready for subscription, rewards, and loyalty processing.

These touch-free options are available for transacting securely through Magensa payment gateway services.

Magensa Decrypt & Forward (D&F)

D&F provides ISVs and developers with both power and flexibility via a wrapper service. This is how we solve many of our clients' most challenging business requirements. Securely deliver payloads of any format to any destination. Use programming templates in XML/SOAP or JSON/REST to message, decrypt, manipulate, and insert data and forward to white-listed endpoint(s).

- No restriction to what can be done
- ISV and developer logic, with endpoint requirements, control the transaction
- D&F executes what it is instructed to do and has no sense of the transaction or operations being performed

Magensa Decrypt

Payments tool ready for ISVs with their own platform or gateway, or payment facilitators.

- No restriction to what can be done
- Ready for those who have an attestation of compliance.

Tokenization

Magensa TokenExchange is a token generation and redemption back-end service. Token storage is available through the Magensa TokenHub to support Magensa TokenExchange requirements or special use cases including format preserving needs. Processing is available for a variety of token types:

- **Magensa TokenExchange Cross Merchant Tokens:** support payment-credential-on-file for consumer profiles across multiple merchants with merchant token service linking.
- **Hosted Payment Page Transaction Tokens:** encompass transaction data, merchant credentials, and branding elements initiated through a link or QR Code.
- **eCommerce Payment Tokens:** that contain encrypted PAN and expiration dates and used for payment-credential-on-file to support cross-merchant use and facilitate secure transactions.
- **Customer Relationship Management Tokens:** uniquely identify and associate physical or digital wallet cards for loyalty, rewards, and other CRM tools.
- **Personally Identifiable Information Tokens:** store private information in an encrypted format.
- **One-Time-Use Tokens:** guarantee uniqueness across customers and schemes, for one-use authentication.

eCommerce - Hosted Checkout

Magensa TokenExchange Connect is an eCommerce iFrame. Magensa's TokenExchange web service enables ISVs and developers to protect and secure sensitive data and transactions using dynamically hardware-encrypted, vault-less, or storage tokens. These tokens allow customers to retain control over their sensitive data in an anonymous, secure way.

- **Magensa TokenExchange Connect Secures eCommerce Payment Tokens:** eCommerce is facilitated with embedded client-side JavaScript enabling direct connection to a Magensa hosted, customer branded, payment iFrame form.

Data Protection

Magensa has protected hundreds of millions of records containing sensitive data through dynamic encryption and tokenization processes. Both technological approaches use a derived unique key for every transaction.

Key Management

Magensa expertly operates hardware security modules (HSMs) and provides key management as a service.

- Employing symmetric encryption technologies that include the 3DES/TDEA and AES algorithms.
- Combined with derived unique key per transaction (DUKPT) methodology to provide the ultimate in security and quantum proof peace-of-mind.
- Magensa receives the encrypted payload and efficiently decrypts for subsequent processing.

Certified Hardware

MagTek MagneSafe Card Readers, MagTek Dyna Devices, and Select PAX Terminals

Select MagTek card readers and check scanners and certified PAX terminals are injected with a unique encryption key that is authenticated to Magensa services. Available for:

- Mobile, line-busting, pay-at-the-table
- Counter-top
- Unattended, kiosk, and vending

Ready to encrypt swiped, tapped, dipped, and keyed data or act as mini HSMs to encrypt data sent to the device programmatically.

Reader Management System

Remote services enable field modifications of MagTek hardware. These services provide organizations, especially with large and diverse deployments, with operational efficiency and technology obsolescence protection. Remote services allow users to:

- Update firmware
- Change configuration settings
- Load keys

Integration ready for ISV and developer applications using XML/SOAP or JSON/REST, initiated via a Magensa Remote Services application called MagTek Reader Configuration, or through APIs embedded into the payment application using the MagTek Reader Management System.

MagCare

Extend the warranty on hardware connected to Magensa. Talk to a representative for details.